

IDS Form PTO/SB/08: Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/930,786
				Filing Date	August 15, 2001
				First Named Inventor	Ronald E. Sloan
				Art Unit	3684
				Examiner Name	Nga B. Nguyen
Sheet	1	of	9	Attorney Docket Number	10761.0304-01

U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS					
Examiner Initials	Cite No.	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <i>(if known)</i>			
	1	4,597,046	06-24-1986	Musmanno et al.	
	2	5,126,936	06-30-1992	Champion et al.	
	3	5,161,103	11-03-1992	Kosaka et al.	
	4	5,615,109	03-25-1997	Eder	
	5	5,745,885	04-28-1998	Mottola et al.	
	6	5,774,878	06-30-1998	Marshall	
	7	5,774,880	06-30-1998	Ginsberg	
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Note: Submission of copies of U.S. Patents and published U.S. Patent Applications is not required.

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	40	JP 2001-209721	08-03-2001	Inagaki		Abstract
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	45	"GE Center for Financial Learning; Planning Tools, 'How Much Am I Spending?' " Internet Article, Online! 1999-2000. Retrieved from the Internet: www.financiallearning.com/ge/calculator.jsp?oid=9705&BV_SessionID=@@@@1126282150.1003930066@@@@&BV_EngineID=cadccfkmghkgbedcgceckh.0 on Oct. 24, 2001; 3 pgs.	
	46	BACCHUS, F. et al. "Planning for Temporally Extended Goals" 13th International Conference on AI, Portland, OR, 1996; AAAI-96 Proceedings, pp. 1215-1222.	
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	53	European Patent Application No. 00976918.3 (Publication No. EP 1228470), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: October 24, 2002.		
	54	European Patent Application No. 00991933.3 (Publication No. EP 1228473), Communication pursuant to Article 94(3) EPC, with Annex to the communication; Date: February 16, 2009.		
	55	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Communication pursuant to Article 96(2), with Annex to the communication; Date: June 5, 2003.		
	56	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Decision to refuse a European Patent Application, with Annex to the communication; Date: March 17, 2005.		
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	58	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Summons to attend oral proceedings, with Annex to the communication; Date: October 27, 2004.		
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	61	European Patent Application No. 02759326.8 (Publication No. EP 1419468), Summons to attend oral proceedings, with Annex to the communication; Date: January 28, 2009.		
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	63	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: February 10, 2005.		
	64	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Communication regarding the declaration under Rule 45 EPC, with Annex to the communication; Date: July 1, 2004.		
	65	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Decision to refuse a European Patent application; Date: January 21, 2008.		
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				Examiner Name	Nga B. Nguyen
Sheet	4	of	9	Attorney Docket Number	10761.0304-01

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	69	European Patent Application No. 02794694.6 (Publication No. EP 1423815), Communication regarding the declaration under Rule 45 EPC, with Annex to the Communication; Date: October 29, 2004.		
	70	European Patent Application No. 02802758.9 (Publication No. EP 1435033), Communication regarding the declaration under Rule 45 EPC, with Annex to the communication; Date: March 27, 2006.		
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	77	International Patent Application No. PCT/US00/30389 (Publication No. WO 01/33467), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: September 18, 2001.		
	78	International Patent Application No. PCT/US00/30389 (Publication No. WO 01/33467), International Preliminary Examination Report; Date of Completion: August 15, 2002.		
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	81	International Patent Application No. PCT/US00/41850 (Publication No. WO 01/37187), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: February 5, 2002.		
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	86	International Patent Application No. PCT/US00/41855 (Publication No. WO 01/67334), International Preliminary Examination Report; Date of Completion: February 10, 2002.		
	87	International Patent Application No. PCT/US00/41872 (Publication No. WO 01/33476), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: May 28, 2003.		
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	151	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: January 6, 2009.	
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	153	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: March 11, 2003.	
	154	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: July 8, 2009.	
	155	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: July 14, 2008.	
	156	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: July 19, 2004.	
	157	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: November 18, 2003.	
	158	Office Action issued in U.S. Patent Application No. 09/520,944; Date Mailed: March 14, 2003.	
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Examiner Signature			Date Considered

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IDS Form PTO/SB/08: Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/930,786
				Filing Date	August 15, 2001
				First Named Inventor	Ronald E. Sloan
				Art Unit	3684
				Examiner Name	Nga B. Nguyen
Sheet	8	of	9	Attorney Docket Number	10761.0304-01

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation	
	160	Office Action issued in U.S. Patent Application No. 09/579,849; Date Mailed: July 25, 2003.		
	161	Office Action issued in U.S. Patent Application No. 09/579,852; Date Mailed: March 25, 2003.		
	162	Office Action issued in U.S. Patent Application No. 09/579,853; Date Mailed: October 15, 2002.		
	163	Office Action issued in U.S. Patent Application No. 09/579,854; Date Mailed: December 18, 2002.		
	164	Office Action issued in U.S. Patent Application No. 09/580,214; Date Mailed: February 4, 2003.		
	165	Office Action issued in U.S. Patent Application No. 09/580,273, Restriction Requirement; Date Mailed: September 8, 2003.		
	166	Office Action issued in U.S. Patent Application No. 09/580,276; Date Mailed: December 18, 2002.		
	167	Office Action issued in U.S. Patent Application No. 09/580,349; Date Mailed: July 25, 2003.		
	168	Office Action issued in U.S. Patent Application No. 09/580,350; Date Mailed: July 24, 2003.		
	169	Office Action issued in U.S. Patent Application No. 09/580,351; Date Mailed: December 3, 2002.		
	170	Office Action issued in U.S. Patent Application No. 09/580,352; Date Mailed: July 8, 2002.		
	171	Office Action issued in U.S. Patent Application No. 09/580,353; Date Mailed: July 30, 2003.		
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	173	Office Action issued in U.S. Patent Application No. 09/580,509; Date Mailed: February 27, 2002.		
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	175	Office Action issued in U.S. Patent Application No. 09/584,165; Date Mailed: October 8, 2003.		
	176	Office Action issued in U.S. Patent Application No. 09/704,838, Examiner Interview Summary; Date Mailed: February 8, 2008.		
	177	Office Action issued in U.S. Patent Application No. 09/704,838; Date Mailed: December 9, 2009.		
	178	Office Action issued in U.S. Patent Application No. 09/929,610, Examiner Interview Summary; Date Mailed: June 3, 2009.		
	179	Office Action issued in U.S. Patent Application No. 09/929,735, Advisory Action; Date Mailed: September 14, 2005.		
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	181	Office Action issued in U.S. Patent Application No. 09/929,735, Examiner Interview Summary; Date Mailed: November 22, 2004.		
	182	Office Action issued in U.S. Patent Application No. 09/929,735, Notice of Allowance with Examiner Interview Summary; Date Mailed: February 15, 2007.		
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	184	Office Action issued in U.S. Patent Application No. 09/929,735; Date Mailed: October 19, 2004.		
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	187	PALMA-DOS-REIS, A. "Designing Personalized Intelligent Financial Decision Support Systems" <i>Decision Support Systems</i> , Vol. 26, 1999; pgs. 31-47.		
	188	Press Release, "Weblne Communications Unveils New Customer Interaction Software Suite for Enabling Interactive E-Commerce and Customer Service", Business Wire; New York; Apr 20, 1999, pages 1-3 ¹ .		
	189	PROBST, G. "Gerez Votre Budget Familial Sur FX--702 P" <i>Micro-Systemes</i> , Apr. 1983; pp. 133, 135, with English abstract.		Abstract
	190	RACHLIN, R. et al. <u>Accounting and Financial Fundamentals for Nonfinancial Executives</u> . Rachlin, R. and Sweeny, H.W.A. (eds.), AMACOM, New York, 1972; pp. 139-143.		
	191	REEVES, J. "Growing Your Practice Beyond Financial Planning: The CPA as Investment Adviser" <i>CPA Journal</i> , September, 1998, pgs. 46-52.		
	192	Texas Instruments TI-89 Advanced Graphing Calculator, from http://www.amazon.com , hard-copy printed 03/18/03 (excerpts: Table of Contents, Chapter 16, and Chapter 23); 56 pages.		
	193	TI-89 and Voyage™ 200PLT product guide, and TI-89/92 Plus Graphing Calculator Tasks (copyright 1995-2003) (excerpts); 158 pages.		
	194	WALDRON, H.C. "The Game of Life" <i>LIMRA's Marketfacts</i> , Vol. 16, Issue 5, Sep/Oct 1997. Retrieved from the Internet: http://proquest.umi.com on June 17, 2002, 5 pgs.		
	195	WALLER, K.M. "Filling the Knowledge Gap" <i>Journal of Accountancy</i> , Vol. 187, Issue 4, 1999. Retrieved from the Internet: http://proquest.umi.com on June 21, 2002, 5 pgs.		
	196	WEVERKA, P. <u>Microsoft Money 98 for Dummies</u> . IDG Books Worldwide, Inc., Foster City, CA, 1997; pgs. 21-29, 59-79, 149-161, and 207-229.		
	197	WILLIAMS, D.C. "Automating a Financial Planning Service" <i>ABA Banking Journal</i> , Vol. 77, No. 10, 1985; pgs. 82, 84.		

¹ The search report for PCT/US02/25488 (WO 03/17040) cited, as an "X" document, on June 23, 2002, a press release, "Weblne Communications Unveils New Customer Interaction Software Suite for Enabling Interactive E-Commerce and Customer Service", Business Wire; New York; Apr 20, 1999, pages 1-3. It is suspected that the reference was mis-cited by the PCT search organization, because a press release of the same title and from the same source but of a different date (August 16, 1999, not April 20, 1999) was found. The August 16, 1999, press release is attached.

Examiner Signature	/Nga Nguyen/ (02/09/2010)	Date Considered	
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